

**Information to identify the case:**

Debtor 1	Lance B. Updegraff	Social Security number or ITIN xxx-xx-3499
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 9/21/20
Case number: 20-22731-GLT		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lance B. Updegraff	
2. All other names used in the last 8 years		
3. Address	118 Horseshoe Drive Latrobe, PA 15650	
4. Debtor's attorney Name and address	Charles James Grudowski Grudowski Law, P.C. 3925 Reed Boulevard, Suite 201 Murrysville, PA 15668	Contact phone 412-904-1940 Email: <a href="mailto:cjg@grudowskilaw.com">cjg@grudowskilaw.com</a>
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmeef@chapter13trusteewdpa.com">cmeef@chapter13trusteewdpa.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/6/20

**For more information, see page 2**

Debtor **Lance B. Updegraff**

Case number **20-22731-GLT**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>November 2, 2020 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a> , meetings@chapter13trusteewdpa.com
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 1/1/21  <b>Filing deadline:</b> 11/30/20  <b>Filing deadline:</b> 3/20/21
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>11/2/20 at 09:00 AM</b> . Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, meetings@chapter13trusteewdpa.com</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
Lance B. Updegraff  
Debtor(s)

Case No. 20-22731-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 06, 2020

User: bsil  
Form ID: 309I

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Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2020:**

Recip ID	Recipient Name and Address
db	+ Lance B. Updegraff, 118 Horseshoe Drive, Latrobe, PA 15650-9063
aty	+ Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15290968	CBCS, PO Box 2724, Columbus, OH 43216-2724
15290966	Capital One, PO Box 855250, Richmond, VA 23285
15290969	+ Christina Updegraff, 118 Horeshoe Drive, Latrobe, PA 15650-9063
15292916	Dollar Bank, Three Gateway Center, 11S, Pittsburgh, 15222
15290973	+ Dollar Bank, 2700 Liberty Ave, Pittsburgh, PA 15222-4700
15290974	+ Excela Health, PO Box 645677, Pittsburgh, PA 15264-5254
15295809	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15290979	+ Radiologic Consultants, LTD, PO Box 371863, Pittsburgh, PA 15250-7863

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cjc@grudowskilaw.com	Oct 07 2020 02:00:00	Charles James Grudowski, Grudowski Law, P.C., 3925 Reed Boulevard, Suite 201, Murrysville, PA 15668
smg	Email/Text: RVSVBICNOTICE1@state.pa.us	Oct 07 2020 02:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBICNOTICE1@state.pa.us	Oct 07 2020 02:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 07 2020 02:01:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: PRA.COM	Oct 07 2020 05:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15290965	+ Email/Text: kburkley@bernsteinlaw.com	Oct 07 2020 02:01:00	Bernstein-Burkley P.C., Gulf Tower, Suite 2200, 707 Grant Street, Pittsburgh, PA 15219-1945
15290967	+ Email/Text: ebn@carepayment.com	Oct 07 2020 02:01:00	CAREPAYMENT, P.O. Box 2398, Omaha, NE 68103-2398
15290970	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 07 2020 03:45:32	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15290971	+ Email/Text: electronicbkydocs@nelnet.net	Oct 07 2020 02:01:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
15290972	+ EDI: DISCOVER.COM	Oct 07 2020 05:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15294807	EDI: DISCOVER.COM		

District/off: 0315-2

User: bsil

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Form ID: 309I

Total Noticed: 31

15290975	+ Email/Text: bankruptcy@gatewayloan.com	Oct 07 2020 05:08:00	Discover Products Inc, Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15290976	+ Email/Text: bankruptcy@huntington.com	Oct 07 2020 02:01:00	Gateway Mortgage, Attn: Bankruptcy Dept., 244 S Gateway Place, Jenks, OK 74037-3460
15292779	Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2020 02:01:00	Huntington National Bank, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15290977	+ EDI: MID8.COM	Oct 07 2020 03:47:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15290978	+ Email/Text: recovery@paypal.com	Oct 07 2020 05:08:00	Midland Credit Management, Dept. 12421, PO Box 603, Oaks, PA 19456-0603
15290980	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 07 2020 02:00:00	Paypal, 2221 North First Street, San Jose, CA 95131-2021
15291330	+ EDI: RMSC.COM	Oct 07 2020 03:45:34	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15290981	EDI: TFSR.COM	Oct 07 2020 05:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15291446	+ Email/Text: bankruptcy@huntington.com	Oct 07 2020 02:01:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
			The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Dollar Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2020 at the address(es) listed below:

Name	Email Address
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Charles James Grudowski

on behalf of Debtor Lance B. Updegraff cjh@grudowskilaw.com admin@grudowskilaw.com

Keri P. Ebeck

on behalf of Creditor Dollar Bank kebeck@bernssteinlaw.com jbluemle@bernssteinlaw.com

District/off: 0315-2

User: bsil

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Date Rcvd: Oct 06, 2020

Form ID: 309I

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Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 4